

Non-Traditional Mortgage Holdings

Banks & Credit Unions

Non-Traditional Mortgage Products - Holdings								
Please show the dollar volume of loans, number of loans, and loan delinquencies as of August 31, 2007.	Balance \$	#	Delinquency					
			0 - 30 days		31 -89 days		90 + days	
			Balance \$	#	Balance \$	#	Balance \$	#
a. Interest-only Mortgage Loan*	3,329,979.8	9,823	43,805.0	180	29,216.4	114	24,730.5	67
b. Payment Option ARM *	102,406.8	265	168.8	1	2,713.0	6	219.0	1
c. Reduced Documentation*	2,389,114.2	9,235	157,359.0	615	123,384.0	476	287,108.7	1,448
d. Simultaneous Second-lien Loan*	445,680.3	5,033	28,574.1	428	19,083.5	235	127,134.4	1,546
e. Other*	851,475.5	3,354	240,508.8	723	142,692.5	420	201,424.2	523
TOTAL	7,118,656.6	27,710	470,415.7	1,947	317,089.4	1,251	640,616.8	3,585

Banks

Non-Traditional Mortgage Products - Holdings								
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			0 - 30 days		31 -89 days		90 + days	
			Balance \$	#	Balance \$	#	Balance \$	#
a. Interest-only Mortgage Loan*	854,670.1	1,633	17,872.9	42	10,772.0	30	19,001.6	40
b. Payment Option ARM *	86,530.0	186	0.0	0	2,713.0	6	0.0	0
c. Reduced Documentation*	2,219,472.2	8,099	156,364.3	606	123,295.0	475	286,874.8	1,445
d. Simultaneous Second-lien Loan*	179,267.8	2,148	23,069.3	330	16,353.1	203	124,689.7	1,519
e. Other*	764,938.6	1,946	239,059.8	707	142,692.5	420	201,424.2	523
TOTAL	4,104,878.7	14,012	436,366.3	1,685	295,825.6	1,134	631,990.3	3,527

Credit Unions

Non-Traditional Mortgage Products - Holdings								
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			0 - 30 days		31 -89 days		90 + days	
			Balance \$	#	Balance \$	#	Balance \$	#
a. Interest-only Mortgage Loan*	2,475,309.7	8,190	25,932.1	138	18,444.4	84	5,728.9	27
b. Payment Option ARM *	15,876.8	79	168.8	1	0.0	0	219.0	1
c. Reduced Documentation*	169,642.0	1,136	994.7	9	89.0	1	233.9	3
d. Simultaneous Second-lien Loan*	266,412.5	2,885	5,504.8	98	2,730.4	32	2,444.7	27
e. Other*	86,536.9	1,408	1,449.0	16	0.0	0	0.0	0
TOTAL	3,013,777.9	13,698	34,049.4	262	21,263.8	117	8,626.5	58

Cumulative Losses from Non-Traditional Mortgages

Banks & Credit Unions

Non-Traditional Mortgage Products - Foreclosures, short-sales, and workouts							
Please show the dollar volume and number of loans that have been subject to foreclosure*, short-sale, or have been subject to rewrite or workout from January 1, 2007 through August 31, 2007.	Foreclosures** or Short-Sales				Rewrites and Workouts***		
	Total		Cumulative Loss		Balance \$	Cumulative Loss \$	#
	Balance \$	#	Balance \$	#			
a. Interest-only Mortgage Loan*	35,483.5	113	4,614.7	58	76,776.1	0.0	358
b. Payment Option ARM*	0.0	0	0.0	0	0.0	0.0	0
c. Reduced Documentation*	39,969.4	144	8,893.2	109	288,045.7	0.0	1581
d. Simultaneous Second-lien Loan*	46,348.6	156	11,564.9	153	32,522.3	0.0	665
e. Other*	15,046.7	43	3,503.7	39	201,659.3	0.0	884
Total	136,848.2	456	28,576.5	359	599,003.4	0.0	3488

Banks

Non-Traditional Mortgage Products - Foreclosures, short-sales, and workouts							
Please show the dollar volume and number of loans that have been subject to foreclosure*, short-sale, or have been subject to rewrite or workout from January 1, 2007 through August 31, 2007.	Foreclosures** or Short-Sales				Rewrites and Workouts***		
	Total		Cumulative Loss		Balance \$	Cumulative Loss \$	#
	Balance \$	#	Balance \$	#			
a. Interest-only Mortgage Loan*	18,411.7	50	3,688.7	50	76,676.2	0.0	357
b. Payment Option ARM*	0.0	0	0.0	0	0.0	0.0	0
c. Reduced Documentation*	38,473.4	114	8,893.2	109	288,045.7	0.0	1581
d. Simultaneous Second-lien Loan*	44,313.4	133	10,144.6	133	32,522.3	0.0	665
e. Other*	14,700.5	41	3,503.7	39	201,448.5	0.0	883
Total	115,899.0	338	26,230.2	331	598,692.7	0.0	3486

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Cumulative Losses from Non-Traditional Mortgages (Continued)

Credit Unions

Non-Traditional Mortgage Products - Foreclosures, short-sales, and workouts							
Please show the dollar volume and number of loans that have been subject to foreclosure*, short-sale, or have been subject to rewrite or workout from January 1, 2007 through August 31, 2007.	Foreclosures** or Short-Sales				Rewrites and Workouts***		
	Total		Cumulative Loss		Balance \$	Cumulative	#
	Balance \$	#	Balance \$	#		Loss \$	
a. Interest-only Mortgage Loan*	17,071.8	63	926.0	8	99.9	0.0	1
b. Payment Option ARM*	0.0	0	0.0	0	0.0	0.0	0
c. Reduced Documentation*	1,496.0	30	0.0	0	0.0	0.0	0
d. Simultaneous Second-lien Loan*	2,035.2	23	1,420.3	20	0.0	0.0	0
e. Other*	346.2	2	0.0	0	210.8	0.0	1
Total	20,949.2	118	2,346.3	28	310.7	0.0	2